Certificate Number: 14912-PAE-DE-032377545

Bankruptcy Case Number: 15-18663



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 3, 2019, at 1:46 o'clock PM EST, Paul Huggins completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 3, 2019 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor